



# **PEIRTA**

## **Newsletter**

*Prince Edward Island Retired Teachers' Association*

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## **From the President**

It is hard to believe the time has come to write another newsletter article. Since I am unable to golf or walk much right now, I am actually starting this in August. I missed most of the summer golfing due to a fall which left me with a cast on my wrist; hopefully I will get a few games in late September. Hope you all had a great summer; we surely could not complain about the weather.

Since my last article, Jim MacAulay and I attended the Canadian Association of Retired Teachers AGM in Ottawa. It gives me great pleasure to congratulate Jim on his appointment to the ACER-CART Executive where he will be representing the Atlantic Region plus Quebec. There is an ACER-CART report on page 6. Three of our Executive members will attend the second Eastern Canada Retired Teachers' Organization meeting on October 10 and 11 in Moncton. The planning group from New Brunswick has also invited Jim to attend. A report from this meeting will be given at the AGM in

November.

I attended a daylong Atlantic conference of seniors colleges at UPEI. What amazed me about the day was how many of the discussion topics were ones we have been dealing with: strategies to get new members, recruitment of facilitators, compensation, publicity and communication to mention a few. It shows that most of our organizations/groups are alike in many ways.

### **PEIRTA Annual General Meeting**

**November 8, 2012**

**Royal Canadian Legion  
Summerside**

**Registration 9AM**

**Meeting 10AM**

**Meeting only \$5.00**

**Meeting/Lunch \$20.00**



We are also represented by Michel Plamondon and Shaun MacCormac on the government committee that is looking at pension strategies. Hopefully we will hear something soon on this topic.

I have attended a few more retirement gatherings. One thing they all have in common is that the majority of people at these gatherings do not attend either a social or the AGM. This gives me a chance to try to answer any concerns they have and explain our concerns with insurance and pension. Hopefully we will increase attendance this term. I also attended the UPEI Faculty of Education All Years Reunion on July 27. One of the people honored was  
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Over the fall those teachers who use our group insurance health plan will notice a slight reduction in premiums. Some of this is due to our members over 65 using the DCAP program. Please keep up the good work, and please read Kimball's article on page 4 very carefully to see all the changes.

**Visit our website at  
[www.peirta.com](http://www.peirta.com)**

## From the Editor

Since I don't really have anything new to say about the RTA, I've decided to use this space for a bit of a rant—given that most of the things that currently annoy me will potentially impact retired teachers and other seniors, as well as Islanders in general. Maybe I'll get some reaction.

You have no doubt heard that we (tax payers) are gearing up to spend millions of dollars to celebrate the anniversary of Confederation. How many million is not clear, but Premier Ghiz has said that it won't be as much as the 75 million originally reported. Well, praise be!!

I get the impression recently that part of the money will go in grants to various groups who apply, and this could be good. Of course, it depends on who applies, and how the money is spent. I have some suggestions (and I have actually passed some of them on to those involved in the planning).

First of all, don't even consider building a new building for MLA offices—unless it can be publicly demonstrated in a definitive way that existing offices are unsafe,

or that our elected representatives can no longer be expected to do their jobs because of their squalid surroundings. We are no longer living in the 1860s, and Queen's Square will never again be the centre of Island life.

I have met with some support for my least expensive suggestion: restore the name of the Confederation Centre theatre to just that—the Confederation Centre Theatre. The Confederation Centre was built with money from all ten provinces and the federal government as a national memorial to Confederation. It is a National Historic Site. Any monies given to us in connection with the new name could be returned prior to the change, or simply deducted from any monies owed the province if indeed monies are owed!

Other suggestions for use of the money: update curriculums, enhance school and library resources, and address learning disabilities so that all PEI children are more likely to grow up highly literate, aware that PEI matters in the grand scheme of all things Canadian, and equipped to enjoy the fullness of life; clean up some of the garbage around

Charlottetown, and keep the “cradle” clean; approach an Island winery and provide support for a commemorative wine (a MacDonald Merlot, perhaps, or a Fathers Sauvignon Blanc). Or I suppose we could have a distillery create a new type of shine that John A might approve.

I meant to rant about a whole bunch of stuff (HST, Plan B, windmills, increased fees, higher daycare costs, lost teaching positions, and the inanity of American politics), but I got a bit carried away with the Confederation issue and ran out of space. You'll have to imagine the rest.

*PEIRTA Executive does not necessarily agree with opinions expressed in material authored by those other than official representatives of the PEIRTA, and information about opportunities offered by others is for information only—no endorsement is implied.*

*Next issue mid-February. Submit material to [margstewart@pei.eastlink.ca](mailto:margstewart@pei.eastlink.ca).*

*If you wish to read this newsletter online instead of receiving a hard copy, send me an email and I will let you know when each issue should appear on our site and on the PEITF site.*

*Letters to the editor should be a maximum of 200 words, must include a one-line bio, and may be edited for length.*

## PEIRTA Executive and Officers 2012-2014

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**President** (cont'd from 1)

an Education Department member, Fiona Walton, who recently was recognized nationally for outstanding leadership in Inuit education.

On November 8, 2012 we will be holding our annual meeting at the Summerside Legion. We encourage as many as possible to attend this meeting. Remember, this is the place to give direction to the executive on what is important to you; your input is very valuable to us, and we appreciate any ideas you may have. We will make every effort to report to you on our activities over the past year. We will be discussing a number of topics, including our work with UPEI to change the wording on both the scholarship and bursary prizes so that these will be awarded to PEI high school graduates (something that has not necessarily happened in the past). We will be reporting on our meeting with Hon. Doug Currie (or our ongoing attempt —since June 8— to have one) to discuss our concerns on insurance and pension. There will be a chance to ask questions about health insurance or any other concerns you may have.

See you in November.

**Address Changes**

If your address changes, or if you know anyone who has had a change of address and/or is not receiving this newsletter, please have him or her notify our membership chair (contact info on page 2).

**Resolutions to 2012 AGM**

1. **WHEREAS**, Policy 4.4.1 states each year a scholarship shall be awarded to a worthy Island student entering the BEd program at UPEI;

**BE IT RESOLVED**, that Policy 4.4.1. be amended to state one scholarship is awarded to a student entering the second year of the BEd program at UPEI who attended a Prince Edward Island high school in his or her secondary education years.

2. **WHEREAS**, Policy 4.4.2. states each year a prize of \$500 shall be awarded to a worthy Island student graduating from the BEd program at UPEI;

**BE IT RESOLVED**, that Policy 4.4.2. be amended to state one prize valued at \$500 will be awarded each year to a student graduating from the BEd program at UPEI who attended a Prince Edward Island high school in his or her secondary education years.

3. **WHEREAS**, we have a prize and a scholarship granted to BEd students at UPEI; and

**WHEREAS**, Holland College is a post-secondary education facility on PEI;

**BE IT RESOLVED**, that a bursary of \$300 be awarded to a student entering the second year of the Early Childhood Care and Education program at Holland College who attended a Prince Edward Island high school in his or her secondary education years.

**You Didn't Ask, but...**

Joyce McCardle

Check your shampoo bottle label. I don't know WHY I didn't figure this out sooner!!!! It's the shampoo I use in the shower!

When I wash my hair, the shampoo runs down my whole body and (duh!), printed very clearly on the label is this warning : FOR EXTRA VOLUME AND BODY! NO wonder I have been gaining weight!!!

Well! I have gotten rid of that shampoo and I am going to start using Dawn dish soap instead. Their label reads DISSOLVES FAT THAT IS OTHERWISE DIFFICULT TO REMOVE. Problem solved!

If I don't answer the phone, I'm in the shower!!!

\* \* \* \* \*

**Three elderly math teachers**, Mark, Alex, and Robert, go to a doctor's office for their yearly memory test. It's a miracle they remembered the appointment! The doctor begins with Mark. He asks him, "What is five times five?"

Mark replies "191."

The doctor rolls his eyes and looks up at the ceiling. He then says to Alex, "What is five times five?"

Alex replies, "Wednesday."

The doctor shakes his head sadly and turns toward the last man. He asks Robert, "What is five times five?"

Robert answers, "25."

"That's right!" says the doctor. "And how did you come up with your answer?"

"Easy," says Robert, "just subtract 191 from Wednesday."

## Group Insurance

~ by Kimball Blanchard

During the spring of this year the PEITF Group Insurance Trustees went to the market and sought bids from insurance companies on the various aspects of our plan. During this process a review of our plan was carried out as well. After reviewing all the bids offered by the various companies, the Trustees decided to retain all the present carriers but, as a result of the process, a number of changes were initiated.

The Trustees found that all the health and life programs were in a positive financial position and because of this decided to initiate some rate reductions for the up-

coming year. Some of these reductions apply to features of the program that apply to active teachers, but there were also reductions which apply to members of the RTA.

For RTA members, rates for health insurance for individual coverage will go from \$137.95 to \$127.65 per month, and for family coverage the rate will go from \$280.58 to \$260.12 per month. The rates for the basic life insurance which retired teachers can retain until they reach the age of

65 have been reduced from \$0.211 per \$1000 per month to \$0.155 per \$1000 per month. The amount of coverage a retiree has under this plan is the amount she/he had at retirement. For retirees over 65 who have life insurance, the major change is that the amount of coverage has been increased from \$10,000 to \$15,000. The rate for this coverage has been decreased from \$0.81 to \$0.588 per \$1000 per month. Combined, these changes (decrease in rate per \$1000

coverage. These rates were proposed by the carriers and are effective for the current year. They will be reviewed by the trustees after a year to determine whether our plan can sustain these lower rates, and the Trustees will make the necessary adjustments. For the current year the lower rates are good news and hopefully they can be carried into the future.

As well as lowering the rates for various components of the plan, the

Trustees decided to improve vision care coverage to 80% of \$200 to a maximum of \$160. Also, they decided to provide coverage for continuous glucose monitoring, sensors and transmitters.

While we have had a good year financially in our group

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coverage together with an increase in coverage) will result in retirees paying slightly more for life insurance—\$.72 more per month, or a yearly increase of \$8.64. For retirees who have retained some voluntary accidental death and dismemberment coverage there has also been a rate reduction. The single rate was decreased from \$0.03 per \$1,000 of coverage to \$0.019 per \$1,000 of coverage, and the family rate was decreased from \$0.045 per \$1,000 of coverage to \$0.031 per \$1,000 of

insurance plan, our members must continue to be diligent as to how the plan is used. Be sure to check that you are covered under the provincial Drug Cost Assistance Program (DCAP) when you turn 65. As well, be aware that if you are prescribed any drug that is covered under DCAP you do not pay anything out of your own pocket. The cost of the drug is covered by DCAP and the dispensing fee is paid by your plan. For any medication not covered by DCAP but covered by →

## OVER 65?

Please be proactive!

Protect our plan!

Speak to your pharmacist about your drug coverage—the DCAP and Medavie Blue Cross.



our plan, remember that the co-pay is 20% of the cost of the drug to a maximum of \$10.00. You should never pay more than \$10.00, and if the total cost of the prescription is less than \$50.00 you should only pay 20% of the total. We have heard that some pharmacies have been putting a surcharge on the cost of medication, but you should not pay it.

Some prescription drugs fall into a special category under DCAP and they require a special authorization form to be completed and authorized before DCAP will pay. We have a First Fill Free policy for these types of medications. That is, you will receive the first fill of the prescription from the pharmacy, but you must have the form completed before the prescription can be refilled. Your pharmacist should have the information on these medications. Check!

A line item in the last provincial budget indicated that the DCAP plan may be changed so that Government would become the second payer and our plan would then become responsible for many more drug costs than at present. This would have a major effect on our plan and it is something the RTA is watching closely.

As we are coming to the time of year that many of you travel, be sure to check with Johnson Insurance or Medavie Blue Cross before you undertake any trips. Be aware of the pre-existing condition clause in the travel insurance part of the plan, and if you have any questions about your health status or changes in medications be sure they are answered before you depart. Our travel insurance is usually adequate for most travel, but you must be in-

formed. Also, some countries require that you have evidence of health insurance before you can be admitted into the country. You should also check on this.

A new coverage initiated under our plan last year was for critical illness insurance. This coverage is available in various amounts and is available to active and retired teachers. A number of retirees have opted to purchase this coverage; if you would like to learn more about it, contact Johnson Insurance.

While costs in the area of health coverage continue to rise, we have been able to maintain our program reasonably well. Continue to be aware that the plan is our plan and we must all do our part to ensure that it will continue to be available to our members at rates that are sustainable.

Any questions can be directed to Johnson Insurance, Medavie Blue Cross, or Michel Plamondon at the PEITF office.



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phone: (216) 371-8600 / e-mail: ft@funnytimes.com

## Seniors Connecting Across Cultures

Newcomer and established Island seniors 50 years and older will learn new skills and create friendships through the **Seniors Connecting Across Cultures Program** organized by the PEI Association for Newcomers to Canada, Seniors Active Living Centre, and Murphy's Community Centre. No special equipment or experience is necessary and newcomer seniors can participate in activities regardless of their current level of English. Seniors can sign up for as many activities as they wish, and all sessions are free. Workshops take place between September and May, so sign up today!



### Workshops

- Eight Nights of Games
- Using a Video Camera
- International Cooking
- Practical Digital Photography
- Rug Hooking and Knitting
- Voices Together Choral Singing
- Line Dancing
- Visual Arts

Information is posted on the PEI ANC website at [peianc.com](http://peianc.com) under both **Things to Know** and **Things to Do**, and on PEI ANC's Facebook page. For further information, or to register, please contact the Seniors Active Living Centre by calling (902) 628-8388 or emailing [salc@pei.aibn.com](mailto:salc@pei.aibn.com).

## ACER-CART AGM

**May 31-June 2, 2012**

~ by Pat McCardle

The 21st ACER-CART Annual General Meeting was held in Ottawa. The PEIRTA was represented by President Patricia McCardle and observer James MacAulay. It gives me great pleasure to congratulate Jim on his appointment as East Rep on the ACER-CART Executive. He will represent the four Atlantic Provinces and Quebec.

Twenty delegates representing 12 retired teacher organizations in Canada gathered. President Arnold Hull welcomed all delegates, and greetings were brought from Debbie McCarthy on behalf of the Canadian Teachers' Federation.

Atlantic delegates and Quebec delegates attended an afternoon session chaired by Tom Gaskell. Discussions were held on the fee structure of ACER-CART, Congress of National Seniors Organizations (CNSO), and the October 10/11 2012 CAPRTO meeting in Moncton. The two New Brunswick organizations are doing the planning and there will be presentations on recruitment, lobbying strategies, pharmacare, and insurance.

After the Atlantic meeting all delegates met for a meeting where Past President Vaughn Wadelius reviewed an orientation document to assist Directors in understanding how ACER-CART operates. A major portion of the meeting

was taken up with receiving reports from the President, various committees, and member associations. Lori MacDonald-Blundon of Johnson Inc. gave a presentation titled "Benefit Plans & Government Coverage, a National Perspective" which was very informative.

A few bylaw changes were made: the executive has been reorganized (President, Vice-President, and three Regional Reps—East, Ontario and West); any ACER-CART member is eligible for office if nominated by any member organization of ACER-CART; and after a very long discussion, our fee structure was changed. We will now have a two tier model: a) associations having fewer than 20,000 members, 35c/ member; and b) associations having more than 20,000 members, 25c/ member. Thus we will pay about \$100 more for our 960 members.

Motions were carried for ACER-CART to advocate with Government on sev-

eral topics: the National Medicare Oversight Council, the transfer of health care funds to provinces, development of a national pharmacare program, and a national pharmaceutical formulary. Other motions involved withdrawal from CNSO effective Jan. 1 2013, and the annual budget for 2012-13 term.

The new 2012-2013 ACER-CART executive is as follows: President, Dr. Thomas Gaskell (RTO-NSTU); Past President, Vaughn Wadelius (RTAM); Vice-President, Ed Zegray (QART); East Rep, James Macaulay (PEIRTA); Ontario Rep, Brian Kenny (RTO-ERO); and West Rep, JoAnn Lauber (BCRTA). The executive is supported by Executive Director Roger Regimbal, with secretarial assistance provided by CTF support staff person Lynn Richard, and financial management by CTF's Debbie McCarthy.

The next ACER-CART AGM will be in June, 2013.

## Changes to the Canada Pension Plan (CPP)

For what you need to know if you are any of the following, visit the Service Canada website.

- 60-65 years and receiving CPP retirement pension
- At least 65 years and receiving CPP retirement pension
- An employer
- A self-employed person
- Under 65 years and still contributing to CPP
- At least 65 years and still contributing to CPP

You will **not** be affected by these changes if you started receiving a CPP retirement pension before December 31, 2010, and you remain out of the work force.

### Life Insurance Reminder

Are you approaching 65? Giving any thought to life insurance?

- At age 65 the term life insurance under the PEITF Group Insurance Plan automatically is reduced to \$10,000.
- Your coverage can be converted to a private plan with the same carrier without evidence of insurability if you apply within 31 days after turning 65.
- You may purchase an amount equal to your present coverage, or a lesser amount.
- Before your 65<sup>th</sup> birthday, so you will be prepared to make the decision that best suits your situation, you should check to find out whether you are insurable, and investigate market rates for the amount of insurance you may wish to carry.

**Questions?** Call Johnson Inc. at 902-628-3537 or 1-800-371-9516, or visit their office at 111 Kent Street in Charlottetown.



Gilles Arsenault



Dear RTA members:

It gives me great pleasure to bring you greetings on behalf of the PEITF as we begin another school year. I have no doubt that this year, like previous years, will bring its share of challenges and successes. I truly hope that each and every one of you has had a wonderful summer. As you would recall, summer is the time that teachers use to recharge their batteries. I am hopeful that was the case for you as well.

This year the Federation will continue to promote and advance education in our province. We certainly have a multitude of challenges ahead of us, but we are hopeful that in this negotiating year government will find the wisdom and the courage to support teachers and students in these tough economic times.

Many other educational topics are on the table: representation of substitute teachers, certification of substitute teachers, teacher work-load, legal issues, technology,

teacher cuts, amalgamation of boards, to name a few. As you see, we have lots of work to do. Time changes and so do the educational issues.

Teaching is a demanding profession. I would ask your association to continue to support education in this province. As advocates for children, we will create a better tomorrow.

I hope to meet many of you in my role as President and don't forget... take time to enjoy life!

## Thank you, Edna, and all the best!

On behalf of the PEIRTA executive and, indeed, all retired teachers, I want to thank Edna Reid for all of her help over the years. Edna has staunchly supported teachers, both active and retired, as a Johnson rep for many years. She started out by preparing, printing, and mailing out the newsletter to all retirees. Over the past few years, she was instrumental in having Johnson Inc. make a generous donation to support the printing of the newsletter. She also has the address labels printed for us.

Edna always welcomed us at her office with a smile and offer of any help she could provide. She has decided to discontinue her position with Johnson Inc. in order to pursue her own business interests full time.

The PEIRTA wishes you all the best in your future business endeavors, Edna, and we offer a big thank you for all your co-operation.

Pat

## *Little things* make a big difference



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## President Meets Socially with Retired Teacher Groups

Many groups of teachers who taught in/retired from various schools meet regularly for breakfast or lunch. They share memories; catch up on the news; make profound comments about current politics, educational issues,

sports, and society in general (which some agree appears to be bound for hell in a hand-basket); and generally enjoy one another's company. In an attempt to reach out to and better communicate with these teachers—

existing and potential members of the RTA—Pat has begun attending these gathering whenever possible.

Pat welcomes all invitations.



Breakfast? Or lunch? Sure looks like a wine carafe on the table as Eliot River retired teachers meet with Pat. Good on ya!



Somerset retired teachers meet with Pat.



Pat shown with O'Leary retired teachers.

**Join us at the 2012  
RTA Annual General Meeting  
on November 8.**

## Useful Instruction for Consumers

*Editor's note~ Someone sent me this, but I can't remember who, so if it was one of you, I thank you and apologize for not giving you credit.*

In case you needed further proof that the human race is doomed through stupidity, here are some actual label instructions on consumer goods.

On a Sears hairdryer— "Do not use while sleeping."

On a bag of Fritos— "You could be a winner! No purchase necessary. Details inside."

On a bar of Dial soap— "Directions: Use like regular soap."

On Tesco's Tiramisu dessert (printed on bottom)— "Do not turn upside down."

On Marks & Spencer Bread Pudding— "Product will be hot after heating."

On packaging for a Rowenta iron— "Do not iron clothes on body."

On Boot's Children Cough Medicine— "Do not drive a car or operate machinery after taking this medication."

On Nytol Sleep Aid— "Warning: May cause drowsiness..."

On most brands of Christmas lights— "For indoor or outdoor use only."

On a Japanese food processor— "Not to be used for the other use."

On Sainsbury's peanuts— "Warning: contains nuts."

On an American Airlines packet of nuts— "Instructions: Open packet, eat nuts."

On a child's Superman costume— "Wearing of this garment does not enable you to fly."

On a Swedish chainsaw— "Do not attempt to stop chain with your hands or other body parts."